

## **Carrick Harbours Retirement Benefits Scheme**

### **Internal Disputes Resolution Procedure**

Carrick Harbours Retirement Benefits Scheme (the "Scheme") operates a single stage Internal Disputes Resolution Procedure (IDRP). If you have a query or complaint regarding the Scheme, please contact the Scheme's Trustee at the following address:

The Trustee of Carrick Harbours Retirement Benefits Scheme ("the Trustee") Dalriada Trustees Limited  
Linen Loft  
27-37 Adelaide Street  
Belfast  
BT2 8FE

#### **INFORMATION REQUIRED**

- If you are a member – your full name, address, date of birth and National Insurance number;
- If you are the spouse or dependant of a former member – your full name, address, date of birth and relationship to the member, and the member's full name, date of birth and National Insurance number;
- Details of your complaint. You should confirm that you are making a complaint under this Internal Dispute Resolution Procedure.

The Trustee will normally make a decision within four months of receiving your application and will inform you of the decision usually no later than 15 working days after it has been made. If this is not possible the Trustee will write to explain why there is a delay and when you can expect a reply. You may, if you wish, nominate someone to represent you in making the complaint – for example a colleague or solicitor. Your representative should include his or her full name and address, as well as your personal details, the subject of your complaint, and an outline of the facts.

If you are no longer a member, beneficiary or prospective member (or claim to be in one of those categories) you should make your complaint within six months of the date on which you ceased to be, or claim that you ceased to be, such a person.

#### **MoneyHelper**

MoneyHelper is available to help you (and any other beneficiaries under the Scheme) with any difficulties you may have in relation to the Scheme. You may involve MoneyHelper at any time.

You can contact MoneyHelper by telephone on: 0800 011 3797 or by submitting an enquiry online via the website: <https://www.moneyhelper.org.uk>

Please attach copies of all relevant correspondence.

If you are unable to resolve your complaint either through the IDRPs or through MoneyHelper you may be able to seek assistance from the Pensions Ombudsman. The Ombudsman has power to investigate and resolve complaints or disputes of fact or law in relation to pension schemes.

You can put your case to them at:

The Pensions Ombudsman  
10 South Colonnade  
Canary Wharf  
E14 4PU

You can contact the Ombudsman by telephone on: 0800 917 4487. Or, by submitting an enquiry online via the email address: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

**September 2013**